PATENT

Paper No.

File: Graff-LIS-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : GRAFF, Richard A.

Serial No. : 10/580,083

International Application No. : PCT/US2004/039041

Filed : 19 November 2004

For : COMPUTER CONTROL OF NON-DEBT FUNDING SYSTEM

FOR HOME FINANCE

Group Art Unit

Examiner

MS: PCT Missing Parts Commissioner of Patents

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RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATURED/ELECTED OFFICE

SIR:

According to the Notification of Missing Requirements Under 35 U.S.C. 317 in the United States Designated/Elected Office mailed 18 September 2007, the above-identified application was filed without a Declaration and Power of Attorney. Please enter the enclosed Combined Declaration and Power of Attorney in the above-identified matter.

The paper mailed 18 September 2007, further states that fees are due. Please charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Applicant claims small entity status. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to

Ser. No. 10/580,083 Atty. Ref.: Graff-US-04

Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: 27 December 2007

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